



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [VERITEX HOLDINGS, INC.](#)

**City/State** [DALLAS, TX](#)

## Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [10,453,680](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[VERITEX HOLDINGS, INC.](#)  
[8214 WESTCHESTER DRIVE, SUITE 400](#)

[DALLAS, TX 75225](#)

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## Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	9,982,164	8,900,781	9,324,727	8,494,078	7,942,112
Net income (\$000) .....	33,470	31,787	139,584	73,883	90,739
Number of BHCs in peer group .....	134	146	152	147	146

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....															
+ Non-interest income .....	2.94	2.55	77	2.96	2.88	50	3.02	2.85	66	3.14	2.96	65		3.21	
- Overhead expense .....	0.61	0.97	32	0.63	0.98	31	0.61	0.94	29	0.50	0.98	24	0.37	0.90	16
- Provision for credit losses .....	1.85	2.18	31	1.76	2.32	17	1.78	2.37	14	1.96	2.48	22	2.21	2.59	32
+ Securities gains (losses) .....	0	0.04	37	-0.03	0	38	-0.05	-0.01	37	0.67	0.38	83	0.27	0.12	87
+ Other tax equivalent adjustments .....	0	0	80	0	0.01	6	0	0.01	8	0.03	0.02	72	-0.02	0.01	2
= Pretax net operating income (tax equivalent) .....	1.68	1.35	74	1.84	1.77	57	1.90	1.64	69	1.05	1.22	40		1.53	
Net operating income .....	1.34	1.03	79	1.43	1.35	57	1.50	1.25	78	0.87	0.97	42	1.14	1.19	44
Net income .....	1.34	1.02	79	1.43	1.35	57	1.50	1.25	78	0.87	0.97	42	1.14	1.19	44
Net income (Subchapter S adjusted) .....		1.74			1.59			1.37			1.27			1.41	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.54	2.96	87	3.73	3.43	78	3.71	3.34	77	4.19	3.78	85		4.49	
Interest expense .....	0.32	0.20	83	0.49	0.35	75	0.42	0.28	81	0.73	0.57	69	1.32	1.02	79
Net interest income (tax equivalent) .....	3.22	2.75	81	3.24	3.06	60	3.30	3.05	72	3.46	3.17	70		3.45	
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.26	0.09	87	0.01	0.04	47	0.34	0.06	94	0.32	0.11	86	0.19	0.11	76
Earnings coverage of net loan and lease losses (X) .....	8.61	38.54	34	275.54	4.62	87	7.21	-14.44	36	7.05	33.55	25	12.56	22.46	40
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.94	1.20	25	1.51	1.35	68	1.05	1.26	28	1.55	1.35	72	0.50	0.94	7
Allowance for loan and lease losses / Total loans and leases .....	0.94	1.17	27	1.50	1.33	70	1.05	1.25	30	1.54	1.33	72	0.50	0.93	8
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.62	0.47	74	1.09	0.64	79	0.67	0.49	70	1.23	0.67	83	0.60	0.56	62
30–89 days past due loans and leases / Total loans and leases .....	0.22	0.32	38	0.39	0.23	80	0.16	0.21	48	0.26	0.26	58	0.32	0.31	60
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	11.29	-1.97	87	14.21	-2.34	91	15.14	-5.41	94	16.27	0.77	88	18.93	10.70	79
Net short-term noncore funding dependence .....	-1	-6.65	68	1.15	-5.85	72	0.63	-7.77	77	4.20	-3.25	75	7.67	5.88	56
Net loans and leases / Total assets .....	73.02	59.31	82	74.53	67.03	79	75.16	64.16	84	75.95	69.27	76	74.24	72.36	55
<b>Capitalization</b>															
Tier 1 leverage ratio .....	10.66	9.06	86	9.50	9.68	48	9.05	9.54	38	9.43	9.65	47	10.17	10.39	49
Holding company equity capital / Total assets .....	13.85	10.29	92	13.36	10.24	92	13.48	10.31	91	13.64	10.51	91	14.97	11.37	94
Total equity capital (including minority interest) / Total assets .....	13.85	10.40	92	13.36	10.30	92	13.48	10.36	91	13.64	10.57	91	14.97	11.43	94
Common equity tier 1 capital / Total risk-weighted assets .....	9.84	12.21	13		12.70		8.58	12.48	2		12.44		10.60	12.50	19
Net loans and leases / Equity capital (X) .....	5.27	5.82	40	5.58	6.73	26	5.58	6.35	32	5.57	6.79	24	4.96	6.55	17
Cash dividends / Net income .....	29.62	33.45	38	26.29	19.89	59	26.18	22.04	53	46.10	29.42	73	29.53	25.65	52
Cash dividends / Net income (Subchapter S adjusted) .....		28.47			2.97			53.82			39.66			93.20	
<b>Growth Rates</b>															
Assets .....	13.17	9.35	73	8.27	16.88	21	10.62	9.64	54	10.89	16.11	28	147.92	8.66	99
Equity capital .....	17.36	4.03	82	7.36	8.37	46	9.28	7.16	66	1.06	8.42	13	124.41	12.19	99
Net loans and leases .....	10.87	6.29	70	12.15	9.10	63	9.45	2.51	81	13.45	9.99	64	132.73	8.63	99
Noncore funding .....	7.58	-10.65	79	-31.16	-24.64	37	19.74	-20.94	93	-2.68	-12.78	66	265.21	4.16	99
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.49	40	0	0	48	0	0	48	0	0.01	46	0	0.01	46
Long-term debt / Equity capital .....	13.64	11.08	68	18.84	5.73	87	15	6.32	77	19.32	5.67	87	9.70	3.86	76
Equity investment in subsidiaries / Equity capital .....	113.61	103.47	87	111.07	104.94	72	113.78	105.13	78	110.99	104.49	75	108.27	104.21	68
Cash from ops + noncash items + op expense / Op expense + dividends .....	34.60	125.04	21	85.24	140.91	37	19.67	167.98	7	147.54	138.81	67	140.38	152.31	57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	71,443	67,399	280,526	286,583	340,813	6.00	501.22
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	71,443	67,399	280,526	286,583	340,813	6.00	501.22
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	71,443	67,399	280,526	286,583		6.00	501.22
Investment interest income (tax equivalent).....	8,042	7,670	33,038	31,781		4.85	1231.46
Interest on balances due from depository institutions.....	262	127	589	1,221	5,539	106.30	-57.05
Interest income on other earning assets.....	881	624	3,107	2,996	2,693	41.19	6676.92
Total interest income (tax equivalent).....	80,628	75,820	317,260	322,581		6.34	515.01
Interest on time deposits of \$250K or more .....	657	1,243	4,072	8,170	14,934	-47.14	663.95
Interest on time deposits < \$250K.....	723	1,818	5,007	15,508	23,741	-60.23	210.30
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	1,751	1,980	6,858	13,233	40,355	-11.57	34.28
Interest on other borrowings and trading liabilities.....	1,827	2,088	8,431	11,931	14,659	-12.50	1475.00
Interest on subordinated debt and mandatory convertible securities .....	2,379	2,862	11,333	7,210		-16.88	2989.61
Total interest expense.....	7,337	9,991	35,701	56,052	93,689	-26.56	304.02
Net interest income (tax equivalent).....	73,291	65,829	281,559	266,529		11.34	548.94
Non-interest income.....	15,109	13,918	56,821	42,069	29,435	8.56	892.06
Adjusted operating income (tax equivalent) .....	88,400	79,747	338,380	308,598		10.85	589.71
Overhead expense.....	46,100	39,138	165,592	166,236	175,631	17.79	518.79
Provision for credit losses.....	-7	-570	-4,830	56,640	21,514		
Securities gains (losses) .....	29	-6	-211	2,615	-1,852		
Other tax equivalent adjustments .....	0	0	0	0			
Pretax net operating income (tax equivalent).....	41,823	40,974	177,082	88,817		2.07	834.38
Applicable income taxes .....	8,102	8,993	36,722	14,203	25,121	-9.91	500.15
Tax equivalent adjustments .....	251	194	776	731		29.38	765.52
Applicable income taxes (tax equivalent).....	8,353	9,187	37,498	14,934		-9.08	505.73
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	33,470	31,787	139,584	73,883	90,739	5.29	980.72
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	33,470	31,787	139,584	73,883	90,739	5.29	980.72
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	33,470	31,787	139,584	73,883	90,739	5.29	980.72
Investment securities income (tax equivalent).....	8,042	7,670	33,038	31,781		4.85	1231.46
US Treasury and agency securities (excluding mortgage-backed securities) .....	349	386	1,518	1,570	2,852	-9.59	11533.33
Mortgage-backed securities .....	3,663	3,980	17,271	18,941	21,164	-7.96	621.06
All other securities .....	4,030	3,304	14,249	11,270		21.97	4233.33
Cash dividends declared.....	9,913	8,358	36,543	34,057	26,796	18.60	
Common .....	9,913	8,358	36,543	34,057	26,796	18.60	
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.23	2.75	83	3.41	3.22	72	3.40	3.12	75	3.80	3.53	83		4.19	
Less: Interest expense .....	0.29	0.19	82	0.45	0.33	74	0.38	0.26	79	0.66	0.54	67	1.18	0.95	72
Equals: Net interest income (tax equivalent) .....	2.94	2.55	77	2.96	2.88	50	3.02	2.85	66	3.14	2.96	65		3.21	
Plus: Non-interest income .....	0.61	0.97	32	0.63	0.98	31	0.61	0.94	29	0.50	0.98	24	0.37	0.90	16
Equals: adjusted operating income (tax equivalent) .....	3.54	3.56	60	3.58	3.86	36	3.63	3.89	40	3.63	3.96	37		4.16	
Less: Overhead expense .....	1.85	2.18	31	1.76	2.32	17	1.78	2.37	14	1.96	2.48	22	2.21	2.59	32
Less: Provision for credit losses .....	0	0.04	37	-0.03	0	38	-0.05	-0.01	37	0.67	0.38	83	0.27	0.12	87
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	49	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	80	0	0.01	6	0	0.01	8	0.03	0.02	72	-0.02	0.01	2
Plus: other tax equivalent adjustments .....	0	0	44	0	0	44	0	0	42	0	0	54		0	
Equals: Pretax net operating income (tax equivalent) .....	1.68	1.35	74	1.84	1.77	57	1.90	1.64	69	1.05	1.22	40		1.53	
Less: Applicable income taxes (tax equivalent) .....	0.33	0.31	55	0.41	0.39	52	0.40	0.35	64	0.18	0.27	22		0.35	
Less: Minority interest .....	0	0	42	0	0	46	0	0	46	0	0	45	0	0	45
Equals: Net operating income .....	1.34	1.03	79	1.43	1.35	57	1.50	1.25	78	0.87	0.97	42	1.14	1.19	44
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Equals: Net income .....	1.34	1.02	79	1.43	1.35	57	1.50	1.25	78	0.87	0.97	42	1.14	1.19	44
Memo: Net income (last four quarters) .....	1.47	1.17	77	1.17	1.14	52	1.50	1.26	77	0.87	0.97	41	1.14	1.19	44
Net income-BHC and noncontrolling (minority) interest .....	1.34	1.04	78	1.43	1.36	57	1.50	1.25	77	0.87	0.97	42	1.14	1.19	44
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.29	93.16	22	91.34	94.02	16	91.60	93.81	20	90.72	93.47	15	89.46	93.22	8
Average interest-bearing funds / Average assets .....	60.09	60.43	58	63.11	66.69	38	61.45	65.01	35	64.44	68.25	38	57.76	70.66	10
Interest income (tax equivalent) / Average earning assets .....	3.54	2.96	87	3.73	3.43	78	3.71	3.34	77	4.19	3.78	85		4.49	
Interest expense / Average earning assets .....	0.32	0.20	83	0.49	0.35	75	0.42	0.28	81	0.73	0.57	69	1.32	1.02	79
Net interest income (tax equivalent) / Average earning assets .....	3.22	2.75	81	3.24	3.06	60	3.30	3.05	72	3.46	3.17	70		3.45	
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.90	3.88	58	3.99	4.06	42	3.99	4.16	40	4.49	4.28	70		4.98	
Interest-bearing bank balances .....	0.25	0.18	87	0.17	0.12	83	0.20	0.15	89	0.67	0.32	92	3.23	2.26	87
Federal funds sold and reverse repos .....	1.06	0.28	87		0.13		1.16	0.17	92		0.43			2.02	
Trading assets .....		0.43			0.18			0.32			0.80			0.49	
Total earning assets .....	3.53	2.93	88	3.72	3.48	74	3.71	3.40	77	4.18	3.80	79	5.33	4.47	92
Investment securities (tax equivalent) .....	2.85	1.78	95	3	1.92	90	3.12	1.75	98	3.03	2.32	90		2.74	
US Treasury and agency securities (excluding mortgage-backed securities) .....	9.24	1.09	99	7.12	1.23	98	7.72	1.22	98	5.99	1.87	97	8.05	2.54	97
Mortgage-backed securities .....	1.93	1.67	79	2.28	1.52	88	2.62	1.44	97	2.59	2.05	86	2.71	2.54	72
All other securities .....	3.30	2.75	71	4.10	2.93	81	3.83	2.49	86	3.99	3.24	77		3.80	
Interest-bearing deposits .....	0.25	0.16	77	0.44	0.34	72	0.34	0.27	69	0.86	0.62	81	1.70	1.13	86
Time deposits of \$250K or more .....	0.33	0.48	29	0.81	0.98	34	0.56	0.79	29	1.53	1.60	40	3.07	2.13	98
Time deposits < \$250K .....	0.41	0.44	51	0.82	0.95	40	0.62	0.75	38	1.50	1.49	48	1.97	1.91	52
Other domestic deposits .....	0.20	0.13	77	0.26	0.19	73	0.22	0.17	70	0.48	0.36	77	1.70	0.86	94
Foreign deposits .....		0.14			0.88			0.42			1.24			2.53	
Federal funds purchased and repos .....	0.10	0.16	33	0.16	0.12	71	0.13	0.11	67	0.14	0.37	30	0.18	1.23	15
Other borrowed funds and trading liabilities .....	0.80	1.14	34	0.93	0.57	68	0.94	0.53	69	1.04	0.55	69	0	1.03	24
All interest-bearing funds .....	0.49	0.31	85	0.71	0.49	80	0.62	0.41	83	1.02	0.79	77	2.04	1.34	93

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	15,109	13,918	56,821	42,069	29,435
Fiduciary activities income .....	0	0	0	0	0
Service charges on deposit accounts - domestic .....	3,825	2,996	13,429	10,472	11,709
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	304	540	1,739	1,504	651
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	4,487	511	7,579	5,814	4,844
Other non-interest income.....	6,493	9,871	34,074	24,279	12,231
Total overhead expenses .....	46,100	39,138	165,592	166,236	175,631
Personnel expense.....	27,513	22,932	94,748	79,453	100,311
Net occupancy expense.....	4,045	3,637	15,146	14,185	14,213
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	2,495	2,537	10,057	10,790	10,887
Other operating expenses.....	12,047	10,032	45,641	61,808	50,220
Fee income on mutual funds and annuities.....	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	725	664	693	636	660
Average personnel expense per employee.....	37.95	34.54	136.72	124.93	151.99
Average assets per employee.....	13,768.50	13,404.79	13,455.59	13,355.47	12,033.50

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0	2.26	11	0	0.51	36	0	0.54	36	0	0.51	36	0	0.66	35
Overhead expenses / Net Interest Income + non-interest income .....	52.30	61.09	20	49.20	58.74	11	49.05	60.88	8	54	61.22	18	55.84	61.79	23
<b>Percent of Average Assets</b>															
Total overhead expense .....	1.85	2.18	31	1.76	2.32	17	1.78	2.37	14	1.96	2.48	22	2.21	2.59	32
Personnel expense.....	1.10	1.21	40	1.03	1.37	17	1.02	1.37	14	0.94	1.42	13	1.26	1.50	30
Net occupancy expense.....	0.16	0.23	20	0.16	0.28	6	0.16	0.28	6	0.17	0.30	6	0.18	0.32	8
Other operating expenses.....	0.58	0.71	39	0.56	0.65	34	0.60	0.70	30	0.85	0.73	72	0.77	0.76	53
Overhead less non-interest income .....	1.24	1.18	52	1.13	1.31	33	1.17	1.39	27	1.46	1.44	51	1.84	1.65	66
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	52.15	60.59	20	49.08	56.76	14	48.94	60	9	53.87	58.93	22		59.91	
Personnel expense.....	31.12	33.94	31	28.76	33.37	21	28	34.64	17	25.75	33.88	11		34.17	
Net occupancy expense.....	4.58	6.43	24	4.56	7.02	11	4.48	7.36	6	4.60	7.04	11		7.50	
Other operating expenses.....	16.45	19.35	31	15.76	16.18	49	16.46	17.56	41	23.53	17.57	88		17.93	
Total non-interest income .....	17.09	26.24	30	17.45	23.02	32	16.79	24.76	27	13.63	23.45	24		19.83	
Fiduciary activities income .....	0	2.31	13	0	1.92	23	0	2.32	21	0	1.45	22		1.61	
Service charges on domestic deposit accounts .....	4.33	3.51	61	3.76	2.52	77	3.97	3.11	67	3.39	2.67	67		3.21	
Trading revenue.....	0	0.53	34	0	0.07	38	0	0.07	39	0	0.10	39		0.07	
Investment banking fees and commissions.....	0	2.33	7	0	0.91	18	0	0.92	16	0	1.03	17		0.91	
Insurance activities revenue.....	0	0.38	16	0	0.60	23	0	0.64	21	0	0.41	22		0.37	
Venture capital revenue.....	0	0.02	43	0	0	48	0	0	48	0	0	48		0	
Net servicing fees .....	0.34	1.49	51	0.68	0.81	73	0.51	0.47	72	0.49	0	80		0.22	
Net securitization income .....	0	0	48	0	0	49	0	0	47	0	0	48		0	
Net gain (loss) - sales of loans, OREO, and other assets .....	5.08	1.74	88	0.64	4.38	29	2.24	4.52	41	1.88	5.55	37		2.27	
Other non-interest income.....	7.35	8.92	47	12.38	7.50	83	10.07	8.76	69	7.87	7.76	60		7.41	
Overhead less non-interest income .....	35.06	33.42	51	31.63	33.65	39	32.14	34.71	38	40.24	34.63	60		39.47	
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.37	20.83	33	21.95	21.42	47	20.74	21.61	38	15.99	20.30	21		21.51	
Applicable income tax + TE / Pretax net operating income + TE .....	19.97	22.92	17	22.42	23.03	42	21.18	21.64	37	16.81	22.51	13		23.31	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans .....	5,007,806	4,336,394	4,769,963	4,292,937	4,020,281	15.48	616.78
Commercial and industrial loans .....	1,603,179	1,813,514	1,612,767	1,762,852	1,610,430	-11.60	400.61
Loans to individuals .....	9,545	11,624	9,991	12,894	17,198	-17.89	142.81
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0		
Agricultural loans .....	0	5	0	6	17	-100.00	
Other loans and leases .....	1,085,009	828,174	1,018,309	736,223	287,100	31.01	999999.00
Less: Unearned income .....	0	0	0	0	0		-100.00
Loans and leases, net of unearned income .....	7,705,539	6,989,711	7,411,030	6,804,912	5,935,285	10.24	653.34
Less: Allowance for loan and lease losses .....	72,485	104,936	77,754	105,084	29,834	-30.92	722.20
Net loans and leases .....	7,633,054	6,884,775	7,333,276	6,699,828	5,905,451	10.87	652.74
Debt securities that reprice or mature in over 1 year .....	1,113,043	1,026,675	942,251	988,963	934,321	8.41	766.18
Mutual funds and equity securities .....	10,525	11,164	11,038	11,363	11,122	-5.72	
Subtotal .....	8,756,622	7,922,614	8,286,565	7,700,154	6,850,894	10.53	666.42
Interest-bearing bank balances .....	499,607	422,160	335,761	186,488	186,399	18.35	90.17
Federal funds sold and reverse repos .....	100,818	0	102,288	0	0		
Debt securities that reprice or mature within 1 year .....	131,471	51,185	110,243	66,238	63,009	156.85	1189.18
Trading assets .....	0	0	0	0	0		
Total earning assets .....	9,488,518	8,395,959	8,834,857	7,952,880	7,100,302	13.01	570.36
Non-interest-bearing cash and due from depository institutions .....	51,966	45,869	44,023	44,337	65,151	13.29	125.73
Premises, fixed assets, and leases .....	128,691	128,545	126,331	129,938	118,536	0.11	634.50
Other real estate owned .....	1,032	2,337	0	2,337	5,995	-55.84	3.41
Investment in unconsolidated subsidiaries .....	68,471	6,043	68,224	6,124	5,755	1033.06	73524.73
Intangible and other assets .....	715,002	658,757	683,814	685,255	658,968	8.54	1001.02
Total assets .....	10,453,680	9,237,510	9,757,249	8,820,871	7,954,707	13.17	586.83
Quarterly average assets .....	9,982,164	8,900,781	9,761,354	8,696,702	8,018,341	12.15	557.71
Average loans and leases (YTD) .....	7,325,958	6,764,849	7,024,593	6,378,636	5,884,270	8.29	627.05
<b>Memoranda</b>							
Loans held-for-sale .....	18,721	19,864	26,007	21,414	14,080	-5.75	872.52
Loans not held-for-sale .....	7,686,818	6,969,847	7,385,023	6,783,498	5,921,205	10.29	652.93
Real estate loans secured by 1–4 family .....	607,941	500,335	548,257	534,568	553,823	21.51	339.43
Commercial real estate loans .....	4,351,884	3,821,308	4,166,001	3,744,525	3,449,519	13.88	687.94
Construction and land development .....	1,299,711	727,212	1,062,917	696,970	633,845	78.73	757.24
Multifamily .....	272,006	386,844	310,132	424,962	320,041	-29.69	1186.32
Nonfarm nonresidential .....	2,780,167	2,707,252	2,792,952	2,622,593	2,495,633	2.69	632.49
Real estate loans secured by farmland .....	47,981	14,751	55,705	13,844	16,939	225.27	500.14
Total investment securities .....	1,255,039	1,089,024	1,063,532	1,066,564	1,008,452	15.24	804.87
U.S. Treasury securities .....	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities) .....	15,186	22,521	18,143	25,741	31,675	-32.57	2207.90
Municipal securities .....	154,897	145,933	152,109	147,926	101,215	6.14	957.25
Mortgage-backed securities .....	737,537	720,215	628,808	703,364	785,468	2.41	540.48
Asset-backed securities .....	69,673	10,063	44,922	0	0	592.37	9366.44
Other debt securities .....	267,221	179,128	208,512	178,170	78,972	49.18	3462.95
Mutual funds and equity securities .....	10,525	11,164	11,038	11,363	11,122	-5.72	
Available-for-sale securities .....	1,063,249	1,043,951	993,058	1,024,329	964,365	1.85	666.59
U.S. Treasury securities .....	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities) .....	15,186	22,521	18,143	25,741	31,675	-32.57	2207.90
Municipal securities .....	50,322	124,434	123,930	125,656	78,680	-59.56	243.47
Mortgage-backed securities .....	660,847	707,805	597,551	694,762	775,038	-6.63	473.89
Asset-backed securities .....	69,673	10,063	44,922	0	0	592.37	9366.44
Other debt securities .....	267,221	179,128	208,512	178,170	78,972	49.18	3462.95
Mutual funds and equity securities .....	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation) .....	-11,447	2,618	2,010	3,411	1,845		
Available-for-sale securities appreciation (depreciation) .....	-17,473	35,574	31,603	55,011	22,234		
Structured notes, fair value .....	224,845	122,645	180,226	122,409	0	83.33	
Pledged securities .....	114,741	122,598	321,728	110,465	103,987	-6.41	6135.92

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	2,767,087	2,172,954	2,511,158	2,097,600	1,556,946	27.34	718.12
NOW, ATS and transaction accounts .....	599,580	463,344	579,406	453,111	388,877	29.40	650.68
Time deposits less brokered deposits < \$250K .....	497,434	724,413	555,177	731,407	815,763	-31.33	488.39
MMDA and other savings accounts .....	3,088,712	2,726,349	2,696,906	2,505,346	2,266,095	13.29	363.75
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	6,952,813	6,087,060	6,342,647	5,787,464	5,027,681	14.22	494.93
Time deposits of \$250K or more .....	756,672	697,315	840,100	533,303	575,830	8.51	2422.91
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	4,996	2,777	4,069	2,225	2,353	79.91	
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	27,522	0	27,561	0	75,000		-8.26
Other borrowings w/remaining maturity over 1 year .....	750,000	777,679	750,001	777,718	602,870	-3.56	8968.92
Brokered deposits < \$250K .....	181,303	121,430	181,303	192,580	291,285	49.31	687.11
Noncore funding .....	1,720,493	1,599,201	1,803,034	1,505,826	1,547,338	7.58	1784.52
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	228,018	262,774	227,764	262,778	145,571	-13.23	2737.10
Other liabilities .....	104,360	54,667	68,725	61,427	43,320	90.90	824.69
Total liabilities .....	9,005,684	8,003,702	8,442,170	7,617,495	6,763,910	12.52	603.96
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	605	557	560	555	511	8.62	298.03
Common surplus .....	1,297,161	1,131,324	1,142,758	1,126,437	1,117,879	14.66	513.28
Retained earnings .....	298,830	195,661	275,273	172,232	147,911	52.73	822.66
Accumulated other comprehensive income .....	18,982	62,413	64,070	56,225	19,061	-69.59	
Other equity capital components .....	-167,582	-156,147	-167,582	-152,073	-94,565		
Total holding company equity capital .....	1,447,996	1,233,808	1,315,079	1,203,376	1,190,797	17.36	496.56
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,447,996	1,233,808	1,315,079	1,203,376	1,190,797	17.36	496.56
Total liabilities and capital .....	10,453,680	9,237,510	9,757,249	8,820,871	7,954,707	13.17	586.83
<b>Memoranda</b>							
Non-interest-bearing deposits .....	2,767,087	2,172,954	2,511,158	2,097,600	1,556,946	27.34	718.12
Interest-bearing deposits .....	5,123,701	4,732,851	4,852,892	4,415,747	4,337,850	8.26	479.95
Total deposits .....	7,890,788	6,905,805	7,364,050	6,513,347	5,894,796	14.26	545.89
Long-term debt that reprices within 1 year .....	0	0	0	0	0		-100.00
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,315,079	1,203,376	1,203,376	1,190,797	530,638		
Accounting restatements .....	0	0	0	-15,505	0		
Net income .....	33,470	31,787	139,584	73,883	90,739		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	157,285	5,357	16,903	9,229	25,590		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	4,074	15,509	57,470	94,533		
Changes incident to business combinations .....	0	0	0	0	643,111		
Less: Dividends declared .....	9,913	8,358	36,543	34,057	26,796		
Change in other comprehensive income .....	-45,088	6,188	7,845	37,164	21,991		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	-2,837	-468	-577	-665	57		
Holding company equity capital, ending balance .....	1,447,996	1,233,808	1,315,079	1,203,376	1,190,797		

## Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	47.90	37.11	75	46.94	47.52	51	48.89	47.29	55	48.67	48.33	52	50.54	52.67	43
Commercial and industrial loans .....	15.34	10.78	75	19.63	12.96	81	16.53	10.08	84	19.99	13.47	81	20.24	11.45	83
Loans to individuals .....	0.09	3.61	10	0.13	2	17	0.10	2.29	12	0.15	2.29	18	0.22	2.71	23
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0	0	45	0	0	46	0	0	45	0	0	44
Agricultural loans.....	0	0.17	12	0	0.39	35	0	0.46	16	0	0.43	35	0	0.53	35
Other loans and leases.....	10.38	4.19	90	8.97	1.35	92	10.44	1.08	96	8.35	1.39	91	3.61	1.08	85
Net loans and leases.....	73.02	59.31	82	74.53	67.03	79	75.16	64.16	84	75.95	69.27	76	74.24	72.36	55
Debt securities over 1 year.....	10.65	19.47	18	11.11	14.84	37	9.66	17.60	24	11.21	13.53	40	11.75	13.66	40
Mutual funds and equity securities .....	0.10	0.06	73	0.12	0.05	78	0.11	0.07	78	0.13	0.05	77	0.14	0.06	79
Subtotal .....	83.77	80.04	58	85.77	82.50	65	84.93	82.59	56	87.29	83.47	70	86.12	86.76	38
Interest-bearing bank balances .....	4.78	7.18	39	4.57	8.07	31	3.44	7.80	33	2.11	6.78	19	2.34	2.97	50
Federal funds sold and reverse repos .....	0.96	0.55	83	0	0.02	39	1.05	0.05	94	0	0.02	38	0	0.03	36
Debt securities 1 year or less .....	1.26	1.65	55	0.55	1.82	28	1.13	1.75	53	0.75	2.03	33	0.79	2.10	34
Trading assets .....	0	0.52	20	0	0.03	38	0	0.02	38	0	0.04	38	0	0.03	38
Total earning assets.....	90.77	91.28	45	90.89	93.23	15	90.55	93.39	12	90.16	92.98	12	89.26	92.39	10
Non-interest cash and due from depository institutions.....	0.50	0.96	16	0.50	0.99	20	0.45	0.87	16	0.50	1.07	17	0.82	1.14	29
Other real estate owned.....	0.01	0.01	62	0.03	0.03	64	0	0.02	19	0.03	0.03	63	0.08	0.04	76
All other assets.....	8.74	7.70	62	8.61	5.66	91	9	5.67	94	9.34	5.87	93	9.92	6.41	93
<b>Memoranda</b>															
Short-term investments .....	7	10.28	37	5.12	10.52	21	5.62	10.52	29	2.87	9.38	11	3.14	5.36	37
U.S. Treasury securities.....	0	1.80	9	0	0.20	28	0	0.69	21	0	0.19	31	0	0.29	28
US agency securities (excluding mortgage-backed securities) .....	0.15	0.79	39	0.24	1.50	29	0.19	1.83	26	0.29	1.28	34	0.40	1.25	41
Municipal securities .....	1.48	1.72	57	1.58	3.10	42	1.56	3.67	39	1.68	2.96	46	1.27	2.58	40
Mortgage-backed securities .....	7.06	14.04	18	7.80	9.07	47	6.44	10.07	32	7.97	8.52	52	9.87	9.38	55
Asset-backed securities .....	0.67	0.56	71	0.11	0.41	70	0.46	0.43	77	0	0.35	32	0	0.30	34
Other debt securities .....	2.56	0.55	92	1.94	0.57	85	2.14	0.67	85	2.02	0.60	87	0.99	0.53	76
Loans held-for-sale.....	0.18	0.40	55	0.22	0.50	46	0.27	0.28	71	0.24	0.58	47	0.18	0.39	54
Loans held for investment .....	73.53	59.15	85	75.45	66.84	84	75.69	64.47	84	76.90	69.07	81	74.44	72.01	55
Real estate loans secured by 1–4 family .....	5.82	11.67	24	5.42	13.84	15	5.62	13.45	17	6.06	14.47	18	6.96	16.02	17
Revolving .....	0.63	1.40	30	0.27	1.72	16	0.55	1.60	25	0.32	1.79	17	0.47	2.24	17
Closed-end, secured by first liens .....	5.13	9.94	27	5.05	11.57	21	5	11.44	20	5.64	12.11	22	6.34	13.07	23
Closed-end, secured by junior liens .....	0.06	0.17	34	0.09	0.24	30	0.07	0.22	26	0.10	0.27	29	0.15	0.37	31
Commercial real estate loans .....	41.63	23.42	88	41.37	30.69	82	42.70	30.90	87	42.45	30.65	85	43.36	33.26	77
Construction and land development .....	12.43	3.49	97	7.87	4.24	89	10.89	4.37	96	7.90	4.32	87	7.97	5	78
Multifamily .....	2.60	3.52	51	4.19	5.14	55	3.18	4.79	46	4.82	5.03	64	4.02	4.76	59
Nonfarm nonresidential .....	26.60	15.11	85	29.31	19.94	88	28.62	20.52	84	29.73	19.97	89	31.37	21.85	83
Real estate loans secured by farmland .....	0.46	0.33	71	0.16	0.82	48	0.57	0.95	60	0.16	0.85	50	0.21	0.95	47

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	64.99	61.87	46	62.04	70.12	27	64.36	73.64	23	63.09	69.38	31	67.74	72.74	38
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	64.99	61.87	46	62.04	70.12	27	64.36	73.64	23	63.09	69.38	31	67.74	72.74	38
Real estate loans secured by 1–4 family.....	7.89	20.07	16	7.16	20.56	12	7.40	20.95	13	7.86	20.91	16	9.33	22.29	17
Revolving .....	0.85	2.35	25	0.36	2.58	14	0.72	2.54	22	0.41	2.61	15	0.64	3.13	18
Closed-end.....	7.04	17.49	17	6.80	17.65	17	6.68	18.13	15	7.44	17.94	20	8.70	18.71	20
Commercial real estate loans .....	56.48	38.39	80	54.67	45.50	79	56.21	48.47	74	55.03	44.23	81	58.12	46.16	79
Construction and land development.....	16.87	5.82	94	10.40	6.33	82	14.34	6.90	92	10.24	6.26	83	10.68	6.97	75
1–4 family.....	2.67	1.29	81	1.75	1.28	71	2.23	1.50	75	1.58	1.14	70	1.80	1.47	68
Other .....	14.20	4.49	97	8.66	5	87	12.11	5.34	94	8.67	4.94	88	8.88	5.34	81
Multifamily.....	3.53	5.66	40	5.53	7.45	51	4.18	7.23	35	6.24	7.01	58	5.39	6.42	55
Nonfarm nonresidential .....	36.08	25	74	38.73	29.78	79	37.69	32.22	70	38.54	29.04	82	42.05	30.59	83
Owner-occupied.....	8.28	8.44	51	10.52	10.21	52	8.98	11.23	33	10.56	10	55	11.95	10.68	61
Other.....	27.80	16.32	86	28.21	19.18	83	28.71	20.58	81	27.98	18.53	85	30.09	19.36	86
Real estate loans secured by farmland.....	0.62	0.59	68	0.21	1.30	47	0.75	1.57	56	0.20	1.30	49	0.29	1.38	46
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0	45	0	0	46	0	0	45	0	0	44
Commercial and industrial loans .....	20.81	18.81	60	25.95	19.75	73	21.76	15.94	76	25.91	19.85	72	27.13	16.16	83
Loans to individuals .....	0.12	6.52	10	0.17	3.22	17	0.13	3.85	12	0.19	3.53	17	0.29	4	22
Credit card loans .....	0	0.51	21	0	0.03	34	0	0.03	33	0	0.03	33	0	0.04	32
Agricultural loans.....	0	0.31	12	0	0.63	35	0	0.79	16	0	0.69	35	0	0.78	35
Other loans and leases.....	14.08	8.03	77	11.85	2.07	91	13.74	1.70	94	10.82	2.07	89	4.84	1.48	86
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	466.53	395.39	62	488.34	470.51	56	530.22	473.67	63	498.29	473.75	58	501.59	493.53	55
Real estate loans secured by 1–4 family.....	56.64	125.02	21	56.34	137.40	21	60.94	134.51	21	62.05	142.34	22	69.10	151.03	23
Revolving .....	6.09	14.84	28	2.85	17.19	15	5.94	16.12	26	3.26	17.81	17	4.71	21.25	18
Closed-end.....	50.55	108.83	21	53.49	118.05	23	55	116.85	22	58.79	122.21	25	64.39	127.10	23
Commercial real estate loans .....	405.42	249.33	83	430.33	303.98	87	463.09	311.38	90	434.64	302.08	87	430.38	311.74	82
Construction and land development.....	121.08	36.95	97	81.89	42.34	90	118.15	44.02	96	80.90	42.85	87	79.08	46.63	83
1–4 family.....	19.16	8.02	83	13.76	8.34	75	18.39	9.60	81	12.44	7.52	74	13.30	9.52	68
Other .....	101.92	28.49	97	68.14	33.56	91	99.76	34.06	97	68.46	33.94	91	65.78	35.90	87
Multifamily.....	25.34	37.99	46	43.56	50.28	59	34.47	46.60	50	49.33	48.67	64	39.93	44.76	59
Nonfarm nonresidential .....	259	160.85	82	304.87	199.24	89	310.46	207.28	86	304.41	198.42	87	311.37	206.64	85
Owner-occupied.....	59.46	53.96	57	82.82	67.77	69	73.98	71.93	56	83.39	67.98	70	88.53	71.54	69
Other .....	199.54	105.37	90	222.05	127.58	89	236.48	131.36	94	221.02	125.78	87	222.84	130.65	89
Real estate loans secured by farmland.....	4.47	3.46	70	1.66	8.27	49	6.19	9.66	60	1.61	8.35	49	2.11	8.66	48
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.04	45	0	0.01	46	0	0.03	45	0	0.01	44
Commercial and industrial loans .....	149.35	113.45	70	204.23	130.49	83	179.27	100.58	86	204.62	133.93	79	200.92	106.70	87
Loans to individuals .....	0.89	36.67	9	1.31	19.83	18	1.11	23.11	13	1.50	22.15	18	2.15	24.83	23
Credit card loans .....	0	2.64	22	0	0.16	34	0	0.19	33	0	0.20	33	0	0.24	32
Agricultural loans.....	0	1.66	12	0	3.79	35	0	4.60	16	0	4.17	35	0	4.86	36
Other loans and leases.....	101.08	47.86	81	93.26	13.48	92	113.19	10.71	96	85.46	13.62	92	35.82	10.25	86
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	48.19	30.57	85	44.15	35.09	78	47.23	36.98	81	44.47	34	79	46.16	35.38	78
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	345.96	198.65	88	347.51	234.14	85	389.11	236.77	90	351.24	232.08	85	341.85	239.13	82
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	405.42	256.17	82	430.33	306.16	87	463.09	313.58	90	434.64	304.52	87	430.38	315.15	82

## Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	7	10.28	37	5.12	10.52	21	5.62	10.52	29	2.87	9.38	11	3.14	5.36	37
Liquid assets .....	13.44	28.10	14	13.11	21.43	14	11.57	23.21	12	10.88	19.32	16	13.43	16.28	40
Investment securities .....	12.01	21.67	19	11.79	17.29	30	10.90	20.27	20	12.09	16.07	36	12.68	16.41	36
Net loans and leases .....	73.02	59.31	82	74.53	67.03	79	75.16	64.16	84	75.95	69.27	76	74.24	72.36	55
Net loans, leases and standby letters of credit .....	73.74	60.12	82	75.07	67.42	79	75.83	64.54	85	76.46	69.67	74	74.58	72.78	55
Core deposits .....	66.51	76.85	16	65.90	78.51	7	65	80.58	5	65.61	76.49	10	63.20	71.61	19
Noncore funding .....	16.46	9.46	82	17.31	8.68	88	18.48	6.64	95	17.07	10.29	83	19.45	14.61	74
Time deposits of \$250K or more .....	7.24	1.46	97	7.55	3.16	91	8.61	2.59	96	6.05	3.37	89	7.24	4.33	83
Foreign deposits .....	0	0.32	39	0	0	48	0	0	49	0	0	48	0	0	48
Federal funds purchased and repos .....	0.05	1.11	31	0.03	0.55	48	0.04	0.55	51	0.03	0.62	48	0.03	0.77	38
Secured federal funds purchased .....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold) .....	-0.92	0.44	9	0.03	0.53	52	-1.01	0.50	3	0.03	0.59	53	0.03	0.75	42
Commercial paper .....	0	0.02	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0.26	1.03	45	0	0.62	16	0.28	0.41	65	0	1.06	16	0.94	2.75	39
Earning assets that reprice within 1 year .....	56.48	36.68	88	51.49	31.55	90	54.83	30.91	94	49.64	31.93	90	68.42	33.16	95
Interest-bearing liabilities that reprice within 1 year .....	9.70	6.16	80	12.79	13.74	65	10.41	13.48	63	13.54	14.04	66	16.62	18.54	57
Long-term debt that reprices within 1 year .....	0	0.22	32	0	0.05	39	0	0.02	43	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year .....	46.78	29.01	88	38.69	16.94	90	44.42	16.92	92	36.09	17.03	85	51.80	13.71	95
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	11.29	-1.97	87	14.21	-2.34	91	15.14	-5.41	94	16.27	0.77	88	18.93	10.70	79
Net short-term noncore funding dependence .....	-1	-6.65	68	1.15	-5.85	72	0.63	-7.77	77	4.20	-3.25	75	7.67	5.88	56
Short-term investment / Short-term noncore funding .....	113.57	265.83	31	83.81	312.26	26	91.34	419.20	25	43.84	230.45	19	32.17	78.10	42
Liquid assets - short-term noncore funding / Nonliquid assets .....	8.41	35.38	17	8.05	20.60	21	6.13	25.37	15	4.88	16.27	25	4.26	6.90	46
Net loans and leases / Total deposits .....	96.73	73.06	89	99.70	80.41	92	99.58	75.87	95	102.86	84.20	91	100.18	90.96	78
Net loans and leases / Core deposits .....	109.78	78.05	90	113.11	86.22	91	115.62	80.18	96	115.76	91.10	89	117.46	102.55	78
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-1.13	-3.53	58	0.32	0.35	64	0.24	-0.07	74	0.44	0.88	54	0.24	0.36	60
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-1.72	-8.82	88	4.40	1.48	88	3.75	0.24	92	7.03	3.63	82	2.88	1.28	86
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.21	-0.15	95	0.20	-0.02	94	0.87	-0.05	97	0.18	0.03	91		-0.02	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	14.44	20.27	42	3.11	5.59	67	5.59	9.13	65	2.89	5.36	65	3.27	7.25	60
Available-for-sale securities .....	84.72	77.97	57	95.86	93.13	35	93.37	89.63	37	96.04	93.39	35	95.63	91.33	41
U.S. Treasury securities .....	0	8.39	9	0	1.24	28	0	3.49	21	0	1.22	31	0	2.07	28
US agency securities (excluding mortgage-backed securities) .....	1.21	3.73	44	2.07	10.18	31	1.71	9.21	27	2.41	8.39	36	3.14	8.16	41
Municipal securities .....	12.34	7.89	69	13.40	18.18	48	14.30	17.78	51	13.87	18.61	51	10.04	15.40	44
Mortgage-backed securities .....	58.77	65.55	37	66.13	54.12	67	59.12	52.46	60	65.95	54.48	66	77.89	57.07	82
Asset-backed securities .....	5.55	2.78	76	0.92	2.35	71	4.22	2.22	79	0	1.97	32	0	1.70	34
Other debt securities .....	21.29	3.16	94	16.45	3.84	90	19.61	3.93	93	16.71	4.34	87	7.83	3.73	80
Mutual funds and equity securities .....	0.84	0.30	83	1.03	0.44	80	1.04	0.41	82	1.07	0.44	79	1.10	0.49	80
Debt securities 1 year or less .....	10.48	8.63	66	4.70	11.82	35	10.37	10.21	65	6.21	13.69	36	6.25	13.55	36
Debt securities 1 to 5 years .....	9.33	18.50	32	7.37	19.62	22	7.21	17.78	28	7.64	20.49	27	7.32	23.43	21
Debt securities over 5 years .....	79.36	70.45	61	86.91	64.72	84	81.39	68.22	68	85.09	61.87	83	85.33	58.63	87
Pledged securities .....	9.14	29.79	17	11.26	40.97	15	30.25	36.33	46	10.36	44.55	13	10.31	43.76	15
Structured notes, fair value .....	17.92	0.08	98	11.26	0.16	98	16.95	0.31	98	11.48	0.03	98	0	0.09	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	54.62	-1.29	88	9.50	146.35	23	116.95	30.57	85	1.33	136.94	17	231.60	32.84	91
Investment securities .....	15.24	28.40	36	-3.90	23.84	21	-0.28	36.78	13	5.76	16.36	36	283.89	4.80	99
Core deposits .....	14.22	14.47	61	25.29	27.92	43	9.59	15.13	25	15.11	23.17	23	125.78	9.96	99
Noncore funding .....	7.58	-10.65	79	-31.16	-24.64	37	19.74	-20.94	93	-2.68	-12.78	66	265.21	4.16	99

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			4,525,879	3,098,174	1,945,723
Commit: Secured commercial real estate loans .....	2,601,130	1,785,346	2,494,278	1,565,821	753,497
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	7,884	6,061	0
Securities underwriting .....	75,495	50,243	65,881	44,427	27,196
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	11,111	18,104	17,682	18,245	0
Credit derivatives - notional amount (holding company as beneficiary) .....	22,735	0	22,820	4,020	0
Credit derivative contracts w/ purchased credit protection-investment grade..	33,846	0	40,502	0	54,628
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	59,919	58,215	58,133	83,268	0
Purchased options contracts (interest rate) .....	33,715	41,916	41,916	41,916	0
Interest rate swaps .....	1,431,778	1,098,101	1,384,574	1,357,836	
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						46.38	16.95	99	35.12	16.09	97	24.46	16.97	84	
Standby letters of credit .....	0.72	0.64	66	0.54	0.30	80	0.68	0.31	87	0.50	0.31	76	0.34	0.36	57
Commercial and similar letters of credit .....	0	0.02	21	0	0.01	38	0	0.01	36	0	0.01	37	0	0.01	36
Securities lent .....	0	0.08	42	0	0	49	0	0	49	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor) .....	0.11	0.26	60	0.20	0	94	0.18	0	94	0.21	0	93	0	0	47
Credit derivatives - notional amount (holding company as beneficiary) .....	0.22	0.18	72	0	0	47	0.23	0	97	0.05	0	95	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade..	0.32	0.19	77	0	0	48	0.42	0.01	94	0	0.02	46	0.69	0.01	95
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.17	34	0	0	48	0	0	46	0	0	46	0	0	47
Derivative contracts .....	14.59	45.51	50	12.97	4	81	15.22	3.32	86	16.81	3.72	85	0	2.95	31
Interest rate contracts .....	14.59	33.09	52	12.97	3.89	81	15.22	3.25	86	16.81	3.62	85	0	2.87	31
Interest rate futures and forward contracts .....	0	4.02	14	0	0.23	38	0	0.07	40	0	0.20	38	0	0.08	39
Written options contracts (interest rate) .....	0.57	1.59	59	0.63	0.21	84	0.60	0.10	88	0.94	0.24	85	0	0.13	36
Purchased options contracts (interest rate) .....	0.32	1.35	62	0.45	0.01	95	0.43	0.01	94	0.48	0.03	93	0	0.02	45
Interest rate swaps .....	13.70	19.54	56	11.89	2.86	85	14.19	2.61	88	15.39	2.58	89	0	2.19	34
Foreign exchange contracts .....	0	6.48	26	0	0	47	0	0	48	0	0	47	0	0	47
Futures and forward foreign exchange contracts .....	0	3.96	27	0	0	47	0	0	48	0	0	47	0	0	47
Written options contracts (foreign exchange) .....	0	0.05	41	0	0	49	0	0	49	0	0	49	0	0	48
Purchased options contracts (foreign exchange) .....	0	0.05	41	0	0	49	0	0	49	0	0	49	0	0	48
Foreign exchange rate swaps .....	0	0.74	39	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts .....	0	1.07	35	0	0	48	0	0	49	0	0	48	0	0	48
Commodity and other futures and forward contracts .....	0	0.08	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other) .....	0	0.36	38	0	0	48	0	0	49	0	0	49	0	0	48
Purchased options contracts (commodity and other) .....	0	0.26	39	0	0	48	0	0	49	0	0	49	0	0	48
Commodity and other swaps .....	0	0.32	38	0	0	49	0	0	49	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....						64.43	27.65	99	48.57	24.20	95	33.07	24.81	80	

**Derivative Instruments**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	1,525,412	1,198,232	1,484,623	1,483,020	0
Interest rate contracts .....	1,525,412	1,198,232	1,484,623	1,483,020	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	0
Written options .....	59,919	58,215	58,133	83,268	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	59,919	58,215	58,133	83,268	0
Purchased options .....	33,715	41,916	41,916	41,916	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	33,715	41,916	41,916	41,916	0
Swaps .....	1,431,778	1,098,101	1,384,574	1,357,836	0
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	1,525,412	1,198,232	1,484,623	1,483,020	0
Interest rate contracts .....	1,525,412	1,198,232	1,484,623	1,483,020	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,499,339	0	1,466,992	0	864,508
One year or less .....	44,827	0	59,598	0	117,190
Over 1 year to 5 years .....	920,765	0	861,845	0	670,757
Over 5 years .....	533,747	0	545,549	0	76,561
Gross negative fair value (absolute value) .....	23,198	9,217	4,941	13,922	0
Gross positive fair value.....	15,752	8,695	10,386	28,481	0
Held for trading.....	0	0	0	0	0
Non-traded.....	15,752	8,695	10,386	28,481	0
Current credit exposure on risk-based capital derivative contracts .....	29,394	0	8,529	0	7,862
Credit losses on derivative contracts .....	-227	493	-578	407	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	93.91	75	100	99.78	57	100	99.27	56	100	99.50	58		99.57	
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.18	25	0	0.19	44	0	0.15	44	0	0.19	43		0.14	
Foreign exchange contracts .....	0	1.19	34	0	0	47	0	0	48	0	0	47		0.07	
Futures and forwards .....	0	10.22	9	0	14.72	14	0	7.01	17	0	15.03	15		14.06	
Written options .....	3.93	6.03	56	4.86	8.58	47	3.92	5.82	53	5.61	10.24	47		11.73	
Exchange-traded .....	0	0.13	42	0	0	50	0	0	50	0	0	50		0	
Over-the-counter .....	3.93	5.74	57	4.86	8.58	47	3.92	5.82	53	5.61	10.24	47		10.84	
Purchased options .....	2.21	3.59	59	3.50	0.99	81	2.82	1.88	77	2.83	2.13	75		2.45	
Exchange-traded .....	0	0.13	42	0	0	50	0	0	50	0	0	50		0	
Over-the-counter .....	2.21	3.11	62	3.50	0.99	81	2.82	1.88	77	2.83	2.13	75		2.28	
Swaps .....	93.86	74.58	67	91.64	76.25	63	93.26	82.75	55	91.56	71.83	69		64.61	
Held for trading .....	0	38.74	22	0	19.29	36	0	24.39	32	0	16.03	34		15.01	
Interest rate contracts .....	0	32.48	22	0	11.28	36	0	16.71	32	0	16.37	34		16.17	
Foreign exchange contracts .....	0	1.60	34	0	0	47	0	0	47	0	0	47		0.11	
Equity, commodity, and other contracts .....	0	0.58	40	0	0	49	0	0	49	0	0	49		0	
Non-traded .....	100	61.26	77	100	80.71	63	100	75.61	67	100	83.97	65		84.99	
Interest rate contracts .....	100	57.41	85	100	80.41	68	100	74.23	71	100	83.02	69		84.69	
Foreign exchange contracts .....	0	0.37	32	0	0.01	46	0	0	46	0	0	45		0.01	
Equity, commodity, and other contracts .....	0	0.11	38	0	0	48	0	0	49	0	0	48		0.01	
Derivative contracts (excluding futures and forex 14 days or less) .....	98.29	92.63	49	0	72.89	5	98.81	85.18	57	0	79.60	4		80.07	
One year or less .....	2.94	27.97	19	0	15.10	11	4.01	11.52	46	0	15.52	12		15.20	
Over 1 year to 5 years .....	60.36	26.35	91	0	18.15	15	58.05	26.87	87	0	19.75	15		22.92	
Over 5 years .....	34.99	29.53	59	0	34.72	12	36.75	38.91	42	0	32.47	13		34.12	
Gross negative fair value (absolute value) .....	1.52	1.21	67	0.77	1.69	27	0.33	1.54	20	0.94	2.84	22		1.30	
Gross positive fair value .....	1.03	1.52	37	0.73	1.70	16	0.70	1.36	22	1.92	2.25	45		1.14	
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.02	0.06	52	0.01	0.01	79	0.01	0	78	0.02	0.01	80	0	0	32
Gross positive fair value (X) .....	0.02	0.06	40	0.01	0.01	76	0.01	0	82	0.04	0.01	87	0	0	32
Held for trading (X) .....	0	0.04	23	0	0	44	0	0	43	0	0	44	0	0	44
Non-traded (X) .....	0.02	0.01	67	0.01	0	82	0.01	0	88	0.04	0	93	0	0	34
Current credit exposure (X) .....	0.03	0.04	65	0	0	36	0.01	0.01	69	0	0.02	21	0.01	0.01	68
Credit losses on derivative contracts .....	-0.02	0	1	0.06	0	99	-0.07	0	1	0.05	0	97	0	0	50
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due .....	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.29	0.47	62		0.08		0.09	0.12	58		0.27		0.11	0.10	68

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	77,754	105,084	105,084	29,834	19,255
Gross losses .....	5,322	379	26,390	20,973	11,320
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	553	231	2,409	446	385
Net losses .....	4,769	148	23,981	20,527	10,935
Provision for loan and lease losses .....	-500	0	-3,349	56,640	21,514
Adjustments .....	0	0	0	39,137	0
Ending balance .....	72,485	104,936	77,754	105,084	29,834
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.02	0.04	34	0	0	44	-0.04	-0.01	41	0.67	0.38	85	0.27	0.12	87
Provision for loan and lease losses / Average loans and leases .....	-0.03	0.06	37	0	0	44	-0.05	-0.01	45	0.89	0.53	84	0.37	0.16	88
Provision for loan and lease losses / Net loan and lease losses .....	-10.48	49.50	34	0	-82.10	44	-13.97	147.24	39	275.93	672.96	30	196.74	142.73	72
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.94	1.20	25	1.51	1.35	68	1.05	1.26	28	1.55	1.35	72	0.50	0.94	7
Allowance for loan and lease losses / Total loans and leases .....	0.94	1.17	27	1.50	1.33	70	1.05	1.25	30	1.54	1.33	72	0.50	0.93	8
Allowance for loan and lease losses / Net loans and leases losses (X) .....	3.80	38.27	11	177.26	72.51	82	3.24	31.39	6	5.12	25.33	16	2.73	17.18	8
Allowance for loan and lease losses / Nonaccrual assets .....	155.28	355.27	17	142.59	373.63	23	156.49	459.08	21	129.58	336.78	20	100.18	315.75	18
ALLL / 90+ days past due + nonaccrual loans and leases .....	138.18	284.19	23	81.09	338.15	6	131.19	461.06	14	89.11	293.46	8	39.90	283.41	4
Gross loan and lease losses / Average loans and leases .....	0.29	0.17	78	0.02	0.08	34	0.38	0.12	92	0.33	0.16	85	0.19	0.16	66
Recoveries / Average loans and leases .....	0.03	0.07	25	0.01	0.04	32	0.03	0.05	47	0.01	0.04	14	0.01	0.05	12
Net losses / Average loans and leases .....	0.26	0.09	87	0.01	0.04	47	0.34	0.06	94	0.32	0.11	86	0.19	0.11	76
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	46	0	0	48	0	0	48	0	0	48	0	0	49
Recoveries / Prior year-end losses .....	2.10	10.98	8	1.10	9.47	12	11.49	43.82	10	3.94	42.12	3	195.43	41.80	95
Earnings coverage of net loan and lease losses (X) .....	8.61	38.54	34	275.54	4.62	87	7.21	-14.44	36	7.05	33.55	25	12.56	22.46	40
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.12	-0.01	94	0	0	66	0.21	0.02	94	0.12	0.04	85	0	0.02	41
Real estate loans secured by 1–4 family .....	0	-0.02	71	0.01	0	77	0.06	-0.01	96	-0.01	0.01	29	0.02	0.02	60
Revolving .....	0	-0.08	73	0	-0.01	59	-0.04	-0.01	17	0	0	54	0	0.02	47
Closed-end .....	0	-0.02	70	0.01	0	78	0.07	-0.01	96	-0.01	0.01	25	0.02	0.02	63
Commercial real estate loans .....	0.14	0	94	0	0.01	58	0.24	0.03	92	0.14	0.05	83	0	0.02	44
Construction and land development .....	0	-0.02	72	0	-0.01	63	0	-0.01	61	0	0	57	0	-0.02	62
1–4 family .....	0	0	58	0	0	54	0	0	54	0	0	50	0	0	54
Other .....	0	-0.01	71	0	-0.01	61	0	-0.01	59	0	-0.01	59	0	-0.02	62
Multifamily .....	0	0	57	0	0	53	0	0	51	0	0	51	0	0	56
Nonfarm nonresidential .....	0.21	0.01	96	0	0.01	55	0.35	0.04	94	0.20	0.07	85	0	0.03	38
Owner-occupied .....	0.19	0	99	0	0	59	0.07	0.01	92	0.09	0.01	89	0	0.01	44
Other .....	0.02	0	87	0	0	52	0.28	0.03	94	0.11	0.04	80	0	0.01	41
Real estate loans secured by farmland .....	0	0	57	0	0	50	0	0.01	49	0	0.01	44	0	0.01	45
Commercial and industrial loans .....	0.79	0.11	92	0.03	0.07	61	0.87	0.15	94	0.87	0.20	91	0.66	0.27	86
Loans to individuals .....	5.24	0.70	98	0.55	0.54	60		0.43			0.66		0.19	0.74	21
Credit card loans .....		1.88			1.17			0.87			1.71			1.89	
Agricultural loans .....		0		0	-0.01	54		0		0	0.01	48	0	0.02	46
Loans to foreign governments and institutions .....		0		0				0							
Other loans and leases .....	0	0.16	32	0	0.10	37	0	0.24	29	0	0.44	29	0.05	0.14	60

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		16,953		27,421		11,658		17,840		18,731					
90+ days past due loans and leases .....		5,776		55,814		9,580		36,830		44,989					
Nonaccrual loans and leases .....		46,680		73,594		49,687		81,096		29,779					
Total past due and nonaccrual loans and leases .....		69,409		156,829		70,925		135,766		93,499					
Restructured 30–89 days past due .....		0		0		0		0		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		19,248		22,870		19,746		26,878		0					
Total restructured loans and leases .....		19,248		22,870		19,746		26,878		0					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		4,025		5,899		5,772		10,166		571					
Other real estate owned .....		1,032		2,337		0		2,337		5,995					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.22	0.32	38	0.39	0.23	80	0.16	0.21	48	0.26	0.26	58	0.32	0.31	60
90+ days past due loans and leases .....	0.07	0.10	68	0.80	0.03	98	0.13	0.02	92	0.54	0.04	93	0.76	0.03	98
Nonaccrual loans and leases .....	0.61	0.44	77	1.05	0.58	82	0.67	0.44	74	1.19	0.60	87	0.50	0.48	61
90+ days past due and nonaccrual loans and leases .....	0.68	0.59	68	1.85	0.63	95	0.80	0.48	79	1.73	0.67	95	1.26	0.54	91
30–89 days past due restructured .....	0	0.01	17	0	0	40	0	0	31	0	0	32	0	0	29
90+ days past due restructured .....	0	0	31	0	0	46	0	0	44	0	0	45	0	0	45
Nonaccrual restructured .....	0.25	0.10	87	0.33	0.04	95	0.27	0.08	86	0.39	0.09	91	0	0.07	8
30–89 days past due loans held for sale .....	0	0	39	0	0	48	0	0	49	0	0	47	0	0	47
90+ days past due loans held for sale .....	0	0	42	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale .....	0	0	40	0	0	46	0	0	48	0	0	46	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.22	0.32	38	0.39	0.23	80	0.16	0.21	48	0.26	0.26	58	0.32	0.31	60
90+ days past due assets .....	0.07	0.10	68	0.80	0.03	98	0.13	0.02	92	0.54	0.04	93	0.76	0.03	98
Nonaccrual assets .....	0.61	0.45	77	1.05	0.58	82	0.67	0.44	74	1.19	0.60	87	0.50	0.48	61
30+ days past due and nonaccrual assets .....	0.90	0.94	57	2.24	0.88	93	0.96	0.71	71	2	0.95	92	1.58	0.87	86
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.50	0.35	79	1.40	0.43	95	0.61	0.31	86	1.34	0.47	94	0.94	0.39	91
90+ days past due and nonaccrual assets + other real estate owned .....	0.51	0.36	77	1.43	0.47	95	0.61	0.34	80	1.36	0.52	93	1.02	0.45	88
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	0.49	0.41	68	0.89	0.49	85	0.57	0.45	66	1.06	0.63	80	0.46	0.56	46
Allowance for loan and lease losses .....	71.38	62.77	68	77.98	56.71	73	71.33	59.86	65	89.07	72.10	70	121.82	92.08	70
Equity capital + allowance for loan and lease losses .....	3.40	3.67	51	6.11	4.51	70	3.98	4.10	56	7.15	5.64	70	2.98	4.77	33
Tier 1 capital + allowance for loan and lease losses .....	4.75	4.23	63	8.96	4.91	83	6.02	4.51	70	10.55	6.21	81	4.53	5.30	48
Loans and leases + other real estate owned .....	0.67	0.69	57	1.17	0.73	78	0.75	0.70	60	1.37	0.92	75	0.61	0.78	43

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
	30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate	30–89 days past due .....	0.15	0.26	40	0.44	0.23	84	0.15	0.18	55	0.33	0.25	68	0.24	0.28	54
	90+ days past due .....	0	0.13	37	0.97	0.03	97	0.06	0.02	85	0.51	0.04	93	0.83	0.03	96
	Nonaccrual.....	0.64	0.51	71	1.07	0.61	78	0.70	0.43	80	1.17	0.63	82	0.60	0.45	72
Commercial and industrial	30–89 days past due .....	0.54	0.26	82	0.45	0.14	86	0.25	0.19	70	0.20	0.15	69	0.56	0.22	85
	90+ days past due .....	0.36	0.03	95	0.76	0.01	97	0.40	0.02	98	0.85	0.02	96	0.71	0.02	97
	Nonaccrual.....	0.83	0.53	78	1.44	0.56	86	0.95	0.53	74	1.66	0.61	86	0.35	0.74	38
Individuals	30–89 days past due .....	2.68	0.67	97	1.25	0.29	93	2.90	0.53	96	1.36	0.52	86	0.68	0.60	63
	90+ days past due .....	0	0.08	21	0.70	0.02	97	0.20	0.02	94	0.18	0.02	95	0.42	0.02	96
	Nonaccrual.....	12.90	0.16	99	10.52	0.13	99	12.17	0.14	99	10.66	0.14	99	0.31	0.12	84
Depository institution loans	30–89 days past due .....		0			0			0			0			0	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.01			0			0			0			0	
Agricultural	30–89 days past due .....		0.16		0	0.09	35		0.06		0	0.07	34	0	0.10	34
	90+ days past due .....		0		0	0	46		0		0	0	45	0	0	47
	Nonaccrual.....		0.71		0	0.73	30		0.18		0	0.57	29	0	0.80	28
Foreign governments	30–89 days past due .....		0						0							
	90+ days past due .....		0						0							
	Nonaccrual.....		0.23						0							
Other loans and leases	30–89 days past due .....	0.04	0.13	51	0	0.55	22	0	0.31	23	0	0.67	22	0	0.28	23
	90+ days past due .....	0	0.01	34	0	0	42	0	0.01	40	0	0	40	0	0	40
	Nonaccrual.....	0	0.08	22	0	0.26	35	0	0.07	37	0	0.10	33	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.42	0.44	56	0.72	0.36	83	0.40	0.37	61	0.62	0.46	70	0.90	0.53	78
	90+ days past due .....	0	0.25	43	0.90	0.05	95	0	0.04	61	0.80	0.06	95	0.77	0.05	96
	Nonaccrual .....	0.17	0.68	15	0.66	0.64	62	0.18	0.48	24	0.62	0.67	56	0.29	0.55	25
Revolving	30–89 days past due .....	0.02	0.27	16	1.28	0.21	95	0	0.19	13	0	0.25	13	0.96	0.36	87
	90+ days past due .....	0	0.03	34	0	0.01	41	0.04	0.01	88	0	0.01	41	0	0.01	37
	Nonaccrual .....	0.04	1.02	14	0.13	0.43	32	0	0.37	10	0.12	0.46	28	0	0.34	11
Closed-end	30–89 days past due .....	0.47	0.46	59	0.69	0.39	81	0.44	0.40	63	0.66	0.48	68	0.90	0.56	76
	90+ days past due .....	0	0.28	43	0.95	0.05	95	0	0.04	63	0.85	0.06	94	0.83	0.05	95
Junior lien	Nonaccrual .....	0.18	0.66	17	0.68	0.66	62	0.20	0.49	28	0.65	0.69	54	0.31	0.57	28
	30–89 days past due .....	0	0.01	12	0	0.01	22	0	0.01	21	0.01	0.01	69	0.01	0.02	46
	90+ days past due .....	0	0	36	0.02	0	95	0	0	44	0.01	0	91	0.03	0	97
	Nonaccrual .....	0	0.03	9	0.03	0.02	69	0	0.02	14	0.03	0.03	63	0	0.03	27
Commercial real estate	30–89 days past due .....	0.12	0.16	53	0.40	0.14	86	0.12	0.08	73	0.29	0.14	78	0.13	0.15	60
	90+ days past due .....	0	0.01	30	0.98	0.01	98	0.07	0.01	92	0.47	0.02	96	0.85	0.02	97
	Nonaccrual .....	0.72	0.37	84	1.12	0.54	84	0.77	0.37	82	1.26	0.57	85	0.65	0.34	82
Construction and development	30–89 days past due .....	0.11	0.19	62	0.06	0.15	58	0	0.09	27	0	0.16	26	0.01	0.20	47
	90+ days past due .....	0	0	38	0	0	45	0	0	45	0	0.01	43	0.13	0.01	93
	Nonaccrual .....	0	0.17	15	0	0.21	23	0	0.08	25	0	0.21	21	0.09	0.18	60
1–4 family	30–89 days past due .....	0	0.03	29	0.05	0.03	78	0	0.03	39	0	0.03	36	0	0.05	33
	90+ days past due .....	0	0	47	0	0	48	0	0	47	0	0	46	0.13	0	95
Other	Nonaccrual .....	0	0.02	32	0	0.01	41	0	0	44	0	0.01	42	0	0.01	40
	30–89 days past due .....	0.11	0.14	70	0.01	0.10	62	0	0.04	30	0	0.09	30	0.01	0.12	57
	90+ days past due .....	0	0	39	0	0	46	0	0	48	0	0	44	0	0	44
	Nonaccrual .....	0	0.14	17	0	0.14	25	0	0.06	26	0	0.16	23	0.09	0.14	65
Multifamily	30–89 days past due .....	0	0.06	29	0	0.03	40	0	0.02	41	0	0.03	39	0	0.03	38
	90+ days past due .....	0	0	46	0	0	47	0	0	48	0	0	47	0	0	46
	Nonaccrual .....	0	0.12	25	0	0.10	32	0	0.06	36	0	0.10	32	0	0.03	37
Nonfarm non-residential	30–89 days past due .....	0.13	0.13	64	0.55	0.15	88	0.19	0.08	83	0.42	0.14	84	0.18	0.13	72
	90+ days past due .....	0	0.01	34	1.38	0.01	98	0.11	0.01	93	0.67	0.02	96	1.14	0.02	97
	Nonaccrual .....	1.12	0.45	88	1.59	0.68	84	1.15	0.49	85	1.80	0.73	87	0.88	0.36	85
Owner Occupied	30–89 days past due .....	0.13	0.04	88	0.47	0.04	95	0.15	0.03	90	0.09	0.05	70	0.18	0.06	86
	90+ days past due .....	0	0	38	0.43	0	98	0.11	0	96	0.49	0.01	97	0.96	0.01	98
Other	Nonaccrual .....	0.48	0.17	88	0.21	0.24	55	0.51	0.18	87	0.24	0.27	53	0.12	0.19	43
	30–89 days past due .....	0	0.08	12	0.08	0.09	67	0.03	0.03	77	0.33	0.06	90	0	0.05	39
	90+ days past due .....	0	0.01	39	0.95	0	98	0	0	45	0.17	0	95	0.19	0.01	95
	Nonaccrual .....	0.64	0.24	87	1.37	0.32	89	0.64	0.24	82	1.56	0.33	91	0.76	0.14	94
Farmland	30–89 days past due .....	0	0.17	31	0	0.11	34	0	0.06	34	0	0.08	33	0	0.21	28
	90+ days past due .....	0	0	45	0	0.01	46	0	0	46	0	0	46	0	0.01	45
	Nonaccrual .....	0	0.67	21	0	1.38	24	0	0.73	25	0	1.19	24	0	1.06	24
Credit card	30–89 days past due .....		0.87			0.64			0.88			1.02			0.87	
	90+ days past due .....		0.45			0.14			0.12			0.22			0.18	
	Nonaccrual .....		0.12			0.01			0.01			0.02			0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus .....	1,130,184	975,734	975,736	974,919	1,023,825
Retained earnings .....	314,812	220,946	296,996	198,273	147,911
Accumulated other comprehensive income (AOCI) .....	18,982	62,413	64,070	56,225	19,061
Common equity tier 1 minority interest .....	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions .....	1,463,978	1,259,093	1,336,802	1,229,417	1,190,797
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets .....	457,582	417,623	458,594	419,931	429,062
Accumulated other comprehensive income-related adjustments .....	18,982	62,414	64,070	56,225	19,061
Other deductions from common equity tier 1 capital .....	0	0	0	0	0
Subtotal: .....	987,414	779,056	814,138	753,261	742,674
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0
Common equity tier 1 capital .....	987,414	779,056	814,138	753,261	742,674
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus .....	29,502	29,281	29,447	29,226	29,005
Non-qualifying capital instruments .....	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0
Additional tier 1 capital before deductions .....	29,502	29,281	29,447	29,226	29,005
Less: Additional tier 1 capital deductions .....	0	0	0	0	0
Additional tier 1 capital .....	29,502	29,281	29,447	29,226	29,005
<b>Tier 1 Capital</b> .....	<b>1,016,916</b>	<b>808,337</b>	<b>843,585</b>	<b>782,487</b>	<b>771,679</b>
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus .....	197,498		197,299		115,548
Non-qualifying capital instruments .....	0		0		0
Total capital minority interest not included in tier 1 capital .....	0		0		0
Allowance for loan and lease losses in tier 2 capital .....	61,927		59,520		30,712
Exited advanced approach eligible credit reserves .....					
Unrealized gains on AFS preferred stock classified as equity .....					
Tier 2 capital before deductions .....	259,425		256,819		146,260
Exited advanced approach tier 2 capital before deductions .....					
Less: Tier 2 capital deductions .....	0		0		0
Tier 2 capital .....	259,425		256,819		146,260
Exited advanced approach tier 2 capital .....					
Total capital .....	1,276,341		1,100,404		917,939
Exited advanced approach total capital .....					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted .....	9,996,141	8,923,242	9,780,525	8,719,823	8,018,341
Less: Deductions from common equity tier 1 capital .....	457,582	417,623	458,594	419,931	429,062
Less: Other deductions .....	0	0	0	0	0
Total assets for leverage ratio .....	9,538,559	8,505,619	9,321,931	8,299,892	7,589,279
Total risk-weighted assets .....	10,029,878		9,489,580		7,005,572
Exited advanced approach total RWA .....					
<b>Capital Ratios</b>					
Common equity tier 1 capital, column A .....	9.84	12.18	14	0	10.91
Common equity tier 1 capital, column B .....	0	0.26	46	0	5
Tier 1 capital, column A .....	10.14	12.88	5	0	10.60
Tier 1 capital, column B .....	0	0.31	46	0	12.50
Total capital, column A .....	12.73	14.72	15	0	12.50
Total capital, column B .....	0	0.34	46	0	19
Tier 1 leverage .....	10.66	9.06	86	9.50	13.19
Supplementary leverage ratio, advanced approaches HCs .....		6.62			27

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		0			0			0			0			0			
Other insurance activities income .....		0			0			0			0			0			
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		83,641			83,318			83,194			82,855			80,915		0.39	313.57
<b>Analysis Ratios</b>																	
03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct									
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	48	0	0	48	0	0	48	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	50.48			50			25			50			60				
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	49.52			50			75			50			40				
Separate account assets (L/H) / Total life assets .....	11.64			0			0			0			0				
Insurance activities revenue / Adjusted operating income .....	0	0.38	16	0	0.60	23	0	0.64	21	0	0.41	22			0.37		
Premium income / Insurance activities revenue .....		3.33			0.04			0.13			0.01			0.03			
Credit related premium income / Total premium income .....	37.50			100			100			100			100				
Other premium income / Total premium income .....	62.50			0			0			0			0				
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0	48	0	0	49	0	0	49	0	0	48		
Insurance net income (P/C) / Equity (P/C) .....	25.60			28.44			47.20			19.85			37.86				
Insurance net income (L/H) / Equity (L/H) .....	150.40						84.24										
Insurance benefits, losses, expenses / Insurance premiums .....	2,703.20			82.49			448.52			-40.91			132.57				
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0			0			0			0
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0			0
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	50	0	0	49	0	0	50	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	7.68	12.22	34	9.12	11.20	35	9.03	11.86	30	9.34	11.01	36	10.10	11.53	38		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0	49	0	0	49	0	0	49	0	0	49	0	0

## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
<b>Analysis Ratios</b>					
Yield: Foreign loans .....	0.70	0.04	0	0.05	0
Cost: Interest-bearing deposits.....	0.14	0.88	0.42	1.24	2.53
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans .....	0.72				
Commercial and industrial loans .....	1.62				2.35
Foreign governments and institutions .....	0		0		
<b>Growth Rates</b>					
Net loans and leases.....	10.28	-40.26	-29.45	5,672.05	-47.91
Total selected assets.....	17.19	-15.36	-19.66	6.04	-25.04
Deposits .....	-5.48	-55.95	-65.37	-44.89	2.53

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0		
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0		
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0		
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		0	8,440	8,440	65,000	56,750	-100.00	
Dividends .....		0	8,440	8,440	65,000	56,750	-100.00	
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		7	7	26	33	50	0.00	600.00
Dividends .....		7	7	26	33	50	0.00	600.00
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		7	8,447	8,466	65,033	56,800	-99.92	600.00
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		0	0	17	20	0		
Total operating income .....		7	8,447	8,483	65,053	56,800	-99.92	600.00
<b>Operating Expenses</b>								
Personnel expenses .....		167	166	668	612	790	0.60	-6.18
Interest expense .....		2,379	2,862	11,334	7,210	2,799	-16.88	2989.61
Other expenses .....		467	535	2,149	2,117	7,612	-12.71	131.19
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		3,013	3,563	14,151	9,939	11,201	-15.44	559.30
Income (loss) before taxes .....		-3,006	4,884	-5,668	55,114	45,599		
Applicable income taxes (credit) .....		-630	-747	-2,963	-2,076	-1,941		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		-2,376	5,631	-2,705	57,190	47,540		
Equity in undistributed income of subsidiaries .....		35,846	26,156	142,289	16,693	43,199	37.05	955.23
Bank subsidiaries .....		35,846	26,156	142,289	16,693	43,199	37.05	955.23
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		33,470	31,787	139,584	73,883	90,739	5.29	980.72
<b>Memoranda</b>								
Bank net income .....		35,846	34,596	150,729	81,693	99,949	3.61	955.23
Nonbank net income .....		7	7	26	33	50	0.00	600.00
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,643,978	97.81	1,369,668	91.21	1,496,945	96.92	1,334,837	1,288,630	20.03	975.75
Common and preferred stock .....		1,643,978	97.81	1,369,408	91.20	1,495,292	96.81	1,334,585	1,288,249	20.05	975.75
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	260	0.02	1,653	0.11	252	381	-100.00	
Investment in nonbank subsidiaries .....		1,022	0.06	1,022	0.07	1,022	0.07	1,022	1,024	0.00	998.92
Common and preferred stock .....		1,018	0.06	1,018	0.07	1,018	0.07	1,018	1,018	0.00	994.62
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		4	0	4	0	4	0	4	6	0.00	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		780	0.05	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		32,270	1.92	126,553	8.43	44,457	2.88	129,969	45,563	-74.50	-66.84
Cash and due from unrelated depository institution .....		49	0	0	0	50	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		2,688	0.16	4,341	0.29	2,079	0.13	4,382	2,399	-38.08	256.03
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	-100.00
Total assets .....		1,680,787	100.00	1,501,584	100.00	1,544,553	100.00	1,470,210	1,337,616	11.93	569.10
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		197,498	11.75	232,473	15.48	197,299	12.77	232,534	115,548	-15.04	3894.70
Other liabilities .....		4,635	0.28	4,846	0.32	1,578	0.10	1,843	1,238	-4.35	990.59
Balance due to subsidiaries and related institutions .....		30,658	1.82	30,457	2.03	30,597	1.98	32,457	30,033	0.66	886.42
Total liabilities .....		232,791	13.85	267,776	17.83	229,474	14.86	266,834	146,819	-13.07	2646.15
Equity Capital .....		1,447,996	86.15	1,233,808	82.17	1,315,079	85.14	1,203,376	1,190,797	17.36	496.56
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		605	0.04	557	0.04	560	0.04	555	511	8.62	298.03
Common surplus .....		1,297,161	77.18	1,131,324	75.34	1,142,758	73.99	1,126,437	1,117,879	14.66	513.28
Retained earnings .....		298,830	17.78	195,661	13.03	275,273	17.82	172,232	147,911	52.73	822.66
Accumulated other comprehensive income .....		18,982	1.13	62,413	4.16	64,070	4.15	56,225	19,061	-69.59	
Other equity capital components .....		-167,582	-9.97	-156,147	-10.40	-167,582	-10.85	-152,073	-94,565		
Total liabilities and equity capital .....		1,680,787	100.00	1,501,584	100.00	1,544,553	100.00	1,470,210	1,337,616	11.93	569.10
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		30,520	1.82	30,299	2.02	30,465	1.97	30,244	30,023	0.73	886.74
Notes payable to subsidiaries that issued TPS .....		29,502	1.76	29,281	1.95	29,447	1.91	29,226	29,005	0.75	883.40
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Profitability</b>															
Net income / Average equity capital .....	9.86	9.94	54	10.39	12.87	25	11.01	11.96	35	6.27	9.11	23	7.60	10.58	19
Bank net income / Average equity investment in banks .....	9.13	10.44	40	10.24	13.25	20	10.66	12.16	31	6.29	9.38	21	9.01	10.85	27
Nonbank net income / Average equity investment in nonbanks .....	2.75	11.36	40	2.75	11.74	55	2.55	12.65	52	3.24	9.69	51	5.64	12.07	56
Subsidiary HCs net income / Average equity investment in sub HCs .....		8.34			11.13			10.34			8.82			15.16	
Bank net income / Parent net income .....	107.10	97.54	78	108.84	103.17	80	107.98	103.27	76	110.57	104.93	77	110.15	103.77	79
Nonbank net income / Parent net income .....	0.02	3.43	35	0.02	0.58	56	0.02	0.79	53	0.04	1.04	55	0.06	1.08	52
Subsidiary holding companies' net income / Parent net income .....		80.23			102.20			92.15			101.16			92.33	
<b>Leverage</b>															
Total liabilities / Equity capital .....	16.08	16.87	63	21.70	11.68	78	17.45	11.91	65	22.17	11.62	78	12.33	9.66	62
Total debt / Equity capital .....	13.64	11.65	68	18.84	5.76	87	15	6.43	77	19.32	5.79	87	9.70	3.93	76
Total debt + notes payable to subs that issued TPS / Equity capital .....	15.68	13.71	65	21.22	9.83	81	17.24	10.25	69	21.75	9.67	81	12.14	7.99	65
Total debt + Loans guaranteed for affiliate / Equity capital .....	13.64	11.72	68	18.84	5.76	87	15	6.44	77	19.32	5.79	87	9.70	3.97	75
Total debt / Equity capital – excess over fair value .....	13.64	11.75	68	18.84	5.76	87	15	6.43	77	19.32	5.79	87	9.70	3.93	76
Long-term debt / Equity capital .....	13.64	11.08	68	18.84	5.73	87	15	6.32	77	19.32	5.67	87	9.70	3.86	76
Short-term debt / Equity capital .....	0	0.49	40	0	0	48	0	0	48	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital .....	0	0.08	42	0	0	46	0	0	45	0	0	47	0	0	47
Excess cost over fair value / Equity capital .....	0	0.07	41	0	0	45	0	0.01	45	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt .....	20.19	40.81	29	22.34	22.37	58	20.18	29.28	49	22.35	20.97	60	15.44	14.37	61
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	113.61	103.47	87	111.07	104.94	72	113.78	105.13	78	110.99	104.49	75	108.27	104.21	68
Total investment in subs / Equity capital .....	113.61	108.45	79	111.09	105.28	71	113.91	105.41	77	111.01	104.82	73	108.30	104.48	68
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	1.47	0.38	86	1.07	0.37	81	1.30	0.43	81	1.79	0.49	85	1.09	0.44	76
Equity investment in subs – equity cap / Net income-div (X) .....	2.09	1.31	73	1.46	1.12	67	1.76	1.19	72	3.32	1.45	88	1.54	1.47	67
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	6.89	129.62	5	77.07	123.30	40	22.55	150.01	11	151.72	121.76	74	152.57	153.39	64
Cash from ops + noncash items + op expense / Op expense + dividend .....	34.60	125.04	21	85.24	140.91	37	19.67	167.98	7	147.54	138.81	67	140.38	152.31	57
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	7.67	98.29	17	71.29	91.27	40	0.25	113.54	9	271.50	140.42	88	111.11	105.99	60
Pretax operating income + interest expense / Interest expense .....	-26.36	2,251.18	18	270.65	1,365.90	43	49.99	2,918.78	20	864.41	2,318.94	53	1,729.12	17,211.14	60
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	-15.75	1,728.15	18	258.37	1,283.53	38	53.16	2,104.65	19	757.29	1,435.81	45	1,120.57	2,481.22	53
Dividends + interest from subsidiaries / Interest expense + dividends .....	0.06	145.40	10	75.29	110.20	34	17.68	185.27	13	157.59	137	69	191.92	196.13	67
Fees + other income from subsidiaries / Salary + other expenses .....	0	9.52	34	0	3.06	40	0	5.56	37	0	4.45	39	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X) .....		20.52			216.97			541.74			52.16			71.69	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	1.80	3.42	45	8.39	2.39	85	3.01	2.37	64	9.01	2.19	87	3.46	1.59	75
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.24			0			0			0			0	
Nonaccrual .....		0.75			0			0			0			8.16	
Total .....		1			0			0			0			8.16	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
To nonbank subsidiaries .....	0	0.02	47	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Total .....	0	0.02	47	0	0	49	0	0	49	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.70	15	0	0.07	31	0	0.09	31	0	0.09	31	0	0.13	29
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0	49	0	0	49	0	0	49	0	0	49

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		64.91		148.43	65.93	91		67.32		59.55	79.13	33	56.37	65.39	44
Dividends declared / Net income .....	29.62	33.46	38	26.29	19.89	59	26.18	22.04	53	46.10	29.39	73	29.53	25.65	52
Net income – dividends / Average equity.....	6.94	6.76	57	7.65	10.05	25	8.13	9.19	33	3.38	6.36	19	5.36	7.61	21
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	124.34	14	100.98	128.37	39	23.10	166.48	15	190.86	130.75	77	211.79	160.93	72
Dividends from nonbank subsidiaries .....	0.07	1.65	73	0.08	0.45	73	0.07	2.62	58	0.10	3.01	58	0.19	2.59	63
Dividends from subsidiary holding companies.....	0	3.24	45	0	0	48	0	0	47	0	0	48	0	0	48
Dividends from all subsidiaries .....	0.07	153.16	17	101.06	142.60	36	23.17	201.01	10	190.95	158.62	72	211.97	209.89	68
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	43.39	14	24.40	28.97	47	5.60	40.82	19	79.57	43.52	84	56.78	45.88	60
Interest income from bank subsidiaries.....	0	0.15	27	0	0.02	36	0	0.01	35	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries .....	0	0.75	39	0	0.25	44	0	0.47	43	0	0.57	43	0	0.47	43
Other income from bank subsidiaries.....	0	0	48	0	0	46	0	0	45	0	0	46	0	0	46
Operating income from bank subsidiaries .....	0	49.34	9	24.40	30.88	47	5.60	43.51	17	79.57	51.02	82	56.78	48.40	58
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	100	31.46	84	100	42.53	79	100	68.07	72	100	99.52	52	100	76.61	69
Interest income from nonbank subsidiaries.....	0	2.20	37	0	0.01	46	0	0.04	46	0	0.07	45	0	0.91	44
Management and service fees from nonbank subsidiaries .....	0	0.46	41	0	0	48	0	0.15	47	0	0.02	47	0	0.02	47
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.01	46	0	0.03	45	0	0.11	47	0	0.01	47
Operating income from nonbank subsidiaries .....	100	39.06	82	100	45.32	78	100	73.08	68	100	105.70	50	100	83.73	65
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			57.61			42.28			29.39				65.48
Interest income from subsidiary holding companies .....		11.88			0			0			0				0
Management and service fees from subsidiary holding companies.....		0.52			0			0			0				0
Other income from subsidiary holding companies.....		-3.33			0			0			0				0
Operating income from subsidiary holding companies.....		126.86			57.61			42.28			29.39				65.48
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	60.28	15	99.92	65.42	76	99.49	76.48	62	99.92	76.69	79	99.91	77.61	81
Interest income from bank subsidiaries.....	0	1.04	25	0	0.62	35	0	0.06	35	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries .....	0	1.48	38	0	0.87	44	0	1.26	43	0	0.96	43	0	0.75	43
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.01	45	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries .....	0	73.91	8	99.92	77.21	60	99.49	84.17	49	99.92	84.80	65	99.91	94.06	66
Dividends from nonbank subsidiaries .....	100	4.30	97	0.08	1.26	75	0.31	1.35	72	0.05	1.76	58	0.09	1.13	63
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0	46	0	0	46	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0	49	0	0	48	0	0	48	0	0	48
Other income from nonbank subsidiaries.....	0	0	48	0	0	48	0	0	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries .....	100	6.88	96	0.08	2.92	67	0.31	1.71	66	0.05	2.06	51	0.09	1.56	57
Dividends from subsidiary holding companies.....	0	1.52	46	0	0	48	0	0	47	0	0	48	0	0	47
Interest income from subsidiary holding companies .....	0	0.01	46	0	0	50	0	0	49	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.73	44	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		225.56			722.09			287.26			400.31				1,178.56
Loans and advances from subsidiaries / Total debt .....	15.45	28.43	47	13.03	48.93	36	15.44	32.71	40	13.01	59.71	36	25.98	70.71	45